

Dear Appropriations Committee Members,

My name is Judith Cosgrove and I am a retired teacher. I am writing to ask you to oppose Governor Malloy's proposal to gut the retired teachers' healthcare fund by eliminating the state and municipal obligations to each pay 1/3 of the premiums. By depleting the fund to make up for the state and local governments' ignored obligations, we risk the overall solvency of the fund and the likelihood that retired teachers will have to pay higher premium shares as a result.

Paying more for TRB insurance will be a hardship for me. My husband, retired, has had heart valve replacements, been treated for prostate cancer and recently had a cancerous kidney removed. I too, have several health issues, albeit not as serious as my husband's. We have MANY doctor appointments, prescriptions and, recently, many tests (CT scan for example), often with a fairly high co-pay.

Paying a higher premium would decimate my small pension (I pay for the both of us) as we live on pensions and Social Security (for my husband only) and pay Medicare premiums. We still have a mortgage due to poor health and it could mean giving up our home.

We also give money to our daughter who has autistic twins and cannot work outside her home yet. The Governor's plans will hit many retirees extremely hard.

Surely there are areas of wasted funds which MUST be considered before pulling the rug from under senior citizens who served the public selflessly for so many years.

Thank you for your consideration of my comments.

Judith Cosgrove  
Retired Clark School Teacher